

Information to identify the case:

Debtor 1 **Sonya Elizabeth Brooks**

Social Security number or ITIN **xxx-xx-1671**

First Name Middle Name Last Name

EIN -- --

Debtor 2

Social Security number or ITIN -- --

(Spouse, if filing)

First Name Middle Name Last Name

EIN -- --

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **21-31027-KLP**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sonya Elizabeth Brooks

June 30, 2021

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sonya Elizabeth Brooks
Debtor

Case No. 21-31027-KLP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Jul 01, 2021

User: admin
Form ID: 318

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Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2021:

Recip ID	Recipient Name and Address
db	+ Sonya Elizabeth Brooks, 2140 Kaiser Drive, Fredericksburg, VA 22407-1335
15616444	+ Central Credit Services, LLC, Attn: Bankruptcy, 9550 Regency Square Blvd, Ste 500 A, Jacksonville, FL 32225-8169
15616445	+ Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
15616447	+ Debt Collection Partners, Attn: Bankruptcy, Wes Mon Bldg 2, 11 Commerce Dr, Ste 208, Westover, WV 26501-3858
15616448	+ Glen Williams, P.O. Box 8063, Fredericksburg, VA 22404-8063
15616450	+ LVNV Funding LLC, 780 Lynnhaven Pkwy, Suite 220, Virginia Beach, VA 23452-7332
15616451	+ Mary Washington Healthcare, 2300 Fall Hill Ave., Suite 101, Fredericksburg, VA 22401-3342
15616459	+ Salem Run Associates, 1201 Central Park Blvd, Fredericksburg, VA 22401-4912
15616461	+ Scott & Associates, P.O. Box 62999, Virginia Beach, VA 23466-2999
15616460	+ Scott & Associates, P.O. Box 1641, Chesapeake, VA 23327-1641
15616463	+ Spotsylvania County Treasurer, 9104 Courthouse Rd, Spotsylvania, VA 22553-1902
15616464	+ Spotsylvania Regional Medical, One Park Plaza, Nashville, TN 37203-6527
15616465	+ Stafford Hospital Center, 101 Hospital Center Blvd, Stafford, VA 22554-6200
15617257	+ U.S. Attorney's Office, 919 E. Main St., Ste. 1900, Richmond, VA 23219-4625
15616467	+ United Consumers Inc, Attn: Bankruptcy Dept, Po Box 4466, Woodbridge, VA 22194-4466

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: bruce.robinson@txitrustee.com	Jul 02 2021 00:22:00	Bruce E. Robinson, 341 Dial 866-769-9218 Code: 7515089, P.O. Box 538, South Hill, VA 23970-0538
15616442	+ Email/Text: bnc@advanceamerica.net	Jul 02 2021 00:23:00	Advance America Cash Advance, ATTN: Bankruptcy, 135 North Church Street, Spartanburg, SC 29306-5138
15616443	+ Email/Text: bankruptcy@cffinance.com	Jul 02 2021 00:22:00	C&f Finance Company, Attn: Bankruptcy Department, Po Box 2129, Richmond, VA 23218-2129
15616446	+ Email/Text: collect@ccsroanoke.com	Jul 02 2021 00:24:00	Creditors Collection Service, Attn: Bankruptcy, Po Box 21504, Roanoke, VA 24018-0152
15616449	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 02 2021 00:22:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15616452	+ EDI: MID8.COM	Jul 02 2021 04:08:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
15616453	+ EDI: NAVIENTFKASMSERV.COM	Jul 02 2021 04:08:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
15616454	+ EDI: NFCU.COM	Jul 02 2021 04:08:00	Navy FCU, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
15616455	Email/Text: IL_VA@mcmcg.com	Jul 02 2021 00:22:00	Peter Heindel, Esquire, 6627 W. Broad St., Suite 200, Richmond, VA 23230-0000
15616456	EDI: PRA.COM	Jul 02 2021 04:08:00	Portfolio Recovery, 120 Corporate Blvd Ste 100,

District/off: 0422-7

User: admin

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		Norfolk, VA 23502-0000	
15616457	Email/Text: joey@rmscollect.com	Jul 02 2021 00:24:00	Receivable Management Inc, Bankruptcy Dept/Receivables Management S, 7206 Hull Rd Ste 211, Richmond, VA 23235-0000
15616458	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 02 2021 00:26:47	Resurgent Capital Services, Attn: Bankruptcy, Pob 10497, Greenville, SC 29603-0497
15616462	+ EDI: SECONDRound.COM	Jul 02 2021 04:08:00	Second Round Sub, LLC, PO Box 41955, Austin, TX 78704-0033
15616466	+ EDI: RMSC.COM	Jul 02 2021 04:08:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15616468	+ EDI: VERIZONCOMB.COM	Jul 02 2021 04:08:00	Verizon Wireless, 500 Technology Drive, Suite 500, Weldon Springs, MO 63304-2225

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2021 at the address(es) listed below:

Name	Email Address
Bruce E. Robinson	bruce.robinsontr@gmail.com therese.rogerstra@gmail.com;ecf.alert+Robinson@titlexi.com
James E. Kane	on behalf of Debtor Sonya Elizabeth Brooks jkane@kaneandpapa.com info@kaneandpapa.com,cdiez@kaneandpapa.com,jkrumbein@kaneandpapa.com,awilson@kaneandpapa.com,afisher@kaneandpa pa.com,sfalkowski@kaneandpapa.com,carolyncrone@icloud.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov

TOTAL: 3